



9 June 2025

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

Dear [REDACTED]

Thank you for your request made under the Official Information Act 1982 (OIA), received on 24 April 2025. You requested the following:

*... copies of all aide memoirs, briefings, memos, notes, reports, or any other advice, sent to the Minister of Finance or the Minister of Revenue or either of their offices regarding FamilyBoost. This can be limited to the last two months.*

*If and where a document that falls under scope of this request cannot be released, please supply a summary of that document's contents.*

*If and where any document falls under the scope of this request, please release it in full, including sections which might otherwise be considered out of scope*

On 20 May 2025 we extended your OIA by 10 working days under section 15A(1)(b) of the OIA, to allow for consultations to make a decision on your request.

### Information being released

I have identified 2 documents that were sent to the Minister of Finance or the Minister of Revenue, or either of their offices regarding FamilyBoost between the period 24 February to 24 April 2025. These are attached as **Appendix A and B**. Some information has been withheld under the following sections of the OIA:

- 9(2)(a) - to protect the privacy of natural persons, and
- 9(2)(f)(iv) - to maintain the current constitutional conventions protecting the advice tendered by Ministers of the Crown and officials.

Please find enclosed the following documents:

Item	Date	Document	Decision
1.	17/04/2025	BN2025/159 Family Boost regional data request	Released with redactions under sections 9(2)(a)
2.	22/04/2025	BN2025/184 FamilyBoost numbers	Released with redactions under section 9(2)(a) and 9(2)(f)(iv)

Inland Revenue also provides updates to the Minister of Finance and the Minister of Revenue regarding FamilyBoost in its Weekly Status Reports. I have attached the FamilyBoost extracts from the Weekly Status Reports sent to both Ministers between the period 24 February to 24 April 2025 as **Appendix C**. Some information has been withheld under section 9(2)(f)(iv) of the OIA.

### **Right of review**

If you disagree with my decision on your OIA request, you have the right to ask the Ombudsman to investigate and review my decision under section 28(3) of the OIA. You can contact the office of the Ombudsman by email at: [info@ombudsman.parliament.nz](mailto:info@ombudsman.parliament.nz).

### **Publishing of OIA response**

We intend to publish our response to your request on Inland Revenue's website ([ird.govt.nz](http://ird.govt.nz)) as this information may be of interest to other members of the public. This letter, with your personal details removed, may be published in its entirety. Publishing responses increases the availability of information to the public and is consistent with the OIA's purpose of enabling more effective participation in the making and administration of laws and policies and promoting the accountability of officials.

Thank you again for your request.

Yours sincerely



Sue Gillies

**Customer Segment Leader, Families Customer Segment**



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## Briefing note

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Reference: BN2025/159  
Date: 17 April 2025  
To: Revenue Advisor, Minister of Revenue – Angela Graham  
Private Secretary, Minister of Revenue – Helen Kuy  
Copy to: Peter Mersi, Commissioner  
James Grayson, Deputy Commissioner, Customer Compliance Services, Individuals  
Joanne Petrie, Executive Support Advisor to the Commissioner  
Troy Meredith, Business Support to James Grayson  
Governance and Ministerial Services  
From: Sue Gillies, Customer Segment Leader, Families  
Subject: **Family Boost regional data request**

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### Purpose

1. The purpose of this briefing note is to provide a response to your request for regional Familyboost data. You asked.
  - a) Whether we have any data on estimated eligible families in each region versus the uptake in each region
  - b) For a comprehensive picture on how uptake is tracking in each region.
2. This briefing note provides background on the information included in the initial policy costing, and what we are seeing from our analysis of regional uptake of FamilyBoost.

### FamilyBoost Forecast Model inputs

3. There were three sources of information used in the forecasting model for FamilyBoost. These being:
  - the number of children enrolled with ECE providers. This information was sourced from the Ministry of Education 2022 Census data. The 2022 ECE Census had 182,000 children enrolled in ECE care.
  - The number of enrolled children with ECE's for whom a Childcare Subsidy is paid. This information was sourced from MSD and showed 21,000 children.
  - The Best Start Tax Credit applications received in the previous 5 years. This information was used to develop a population of families with children 5 years old and younger.
4. The forecasting model was not designed to be able to provide regional information. It provided an overall projected number of households that may be eligible for

FamilyBoost in the first year. This number was calculated as 100,000 households representing 140,000 Children.

### **Background and context**

5. Inland Revenue created a forecast model predominately to calculate the fiscal estimate for the costs of the FamilyBoost initiative.
6. The model was not designed to provide a regional distribution.
7. At the time of the costing there was no information available in a single source to link children enrolled in Early Childcare Education (ECE), with their families, for which a costing could be developed.
8. There is still no data available on the full ECE population, but data is now available for those that have enrolled in FamilyBoost to date. This will continue to build.
9. As you will be aware FamilyBoost is only partway through the first year of implementation.
10. The number of households registered by 9 April 2025 stands at 72,983 households. This has been gradually rising each quarter. Claims have been paid out to 54,957 households for a value of \$43.3m.
11. In the status report dated 20 February 2025, we provided a regional breakdown of the number of registrations created as well as the number of claims received, approved and the amount paid.

### **Current uptake tracking underway**

12. Information from a DataShare with the Ministry of Education has been used to look at the uptake of FamilyBoost by households based on ECE details. This has included uptake by region and ECE organisation type.
13. This has identified three regions, Northland, Taranaki and Hawkes Bay, where uptake is low. Additionally, it has shown low uptake across Playcentres and Te Kōhanga Reo.
14. Increased marketing to the Northland, Taranaki and Hawkes Bay regions started in mid-March to promote and encourage registration and claims. This is in addition to the ongoing wider marketing across a range of media each month. Our Community Compliance teams are also increasing their face-to-face engagement in these areas.
15. Further work is underway to gather more insights from the MoE and Te Kōhanga Reo to understand why there has been a lower uptake from Playcentres and Kōhanga's. Early indications are that we may not receive claims from households with children attending Playcentres as MoE information indicates parents may pay a donation which they can claim through a donation tax credit, or fees are minimal and covered by subsidies.

s 9(2)(a)

Sue Gillies

**Customer Segment Leader, Families**

s 9(2)(a)



## Briefing note

Reference: BN2025/184

Date: 22 April 2025

To: Revenue Advisor, Minister of Revenue – Angela Graham  
 Private Secretary, Minister of Revenue – Helen Kuy  
 Revenue Advisor, Minister of Finance – Emma Grigg

From: Murray Shadbolt

Subject: **FamilyBoost numbers**

### Purpose of note

1. This note summarises key FamilyBoost numbers, following media enquiries into how many people are receiving FamilyBoost. In particular, a query asking how many people received the full \$975 a quarter compared to original forecasts.
2. A number of written Parliamentary Questions have been asked on a regular basis tracking FamilyBoost numbers. These are publicly available and currently up to 2 April 2025. The numbers vary depending on the date the questions were asked and answered. The numbers are detailed and cover registrations, applications, payments and distributions by income bands. Not all families who register apply, not all applications are approved and paid.
3. The Minister of Revenue is currently considering further responses to written parliamentary questions with data up to 16 April 2025. You also recently received a briefing note on FamilyBoost regional data which also refers to original forecasts [BN2025/159 refers].

### Numbers receiving FamilyBoost

4. The table below sets out the numbers receiving Family Boost as at 16 April 2025. Numbers are at this point in time and can change daily.

	Jul-Sept 2024 (Q3 24)	Oct to Dec 2024 (Q4 24)	Jan to March 2025* (Q1 25)	Total year to date
Households Paid	45,928	43,054	34,367	56,433
Amount paid	\$17,251,540	\$15,370,897	\$12,956,895	\$45,579,332
Households paid full \$975	1,634 in this quarter	1,181 in this quarter	1,096 in this quarter	304 across all three quarters

\* Applications for this quarter opened 1 April. To date, 5,434 claims are still being assessed.

5. Households may apply for one or more quarters and might not put in an approved claim in every quarter. Across all three quarters to date there have been 56,433 unique households paid, with 304 households receiving the full \$975 payment in each and every quarter.
6. Some applications have been declined. Up to and including 16 April 2025, Inland Revenue have declined 3,739 claims for the latest quarter (Q1 2025). Since FamilyBoost began, 25,331 claims have been declined.
7. Overall, around 70% of claims were declined were due to income being over the quarterly threshold. The remainder were declined for a range of reasons including issues related to the invoice or due to an income return not being filed. As people become more familiar with the process, fewer are declined due to issues with invoices, and high income becomes a higher percentage of declines.

### **Original forecasts**

8. Leading up to March 2024, Inland Revenue made forecasts of the numbers of families who were expected to receive FamilyBoost over the first fiscal year, based on what limited information Inland Revenue was able to obtain at the time.
9. Inland Revenue forecast that about 100,000 families (consisting of around 140,000 children) would be eligible to be paid FamilyBoost over the year.
  - This does not mean 100,000 families would be eligible in each quarter as circumstances can change over time. Some families who may qualify and be paid in one quarter may not qualify in another. Change in circumstances can include fluctuations in household income within the year and number and age of children.
  - People have up to four years to put in a claim for a FamilyBoost payment. Some self-employed people may wish to determine their annual income fully before making a claim, or decide to put in claims for several quarters in one go.
  - Some families will have children that start early childhood education part way through the year, or leave part way through the year, meaning they do not have children enrolled in every quarter of the fiscal year.
10. Inland Revenue also forecast that 21,000 families would likely have fees for a quarter over \$3,900 (approximately \$300 a week) and an annual household income of less than \$140,000. They would qualify for the full \$975 per quarter assuming their income was earned uniformly throughout the year.
  - If household income is above \$35,000 a quarter, the maximum amount they can claim is abated down until it reaches zero at \$45,000 a quarter, meaning they can never receive the full \$975 a quarter.
  - People can only receive the full \$975 if they submit claims for at least \$3,900 a quarter, so some families who have high weekly fees but only enrol near the end of a quarter would also not receive the full amount.
11. The forecast appropriation for FamilyBoost in Budget 2024 was:

Vote Revenue Minister of Revenue	\$ million increase / (decrease)				
	2023/24	2024/25	2025/26	2026/27	2027/28 & Outyears
FamilyBoost	-	174.000	171.000	167.000	165.000

\*The amount declines in outyears to reflect wage growth pushing more families about the income thresholds.

**Why do the forecast appear to be incorrect?**

12. The degree to which the forecasts were incorrect is yet to be established as a full year of claims has not yet occurred. There will be some seasonality with lagged claims awaiting certainty of family incomes before entitlement can be calculated. Annual incomes (for self-employed) are for the tax year to end of March and are due to be filed by early July, or later if they have a tax agent. An added factor is that people have up to four years to make their claims.
13. All forecasts have a degree of uncertainty. The key missing information for FamilyBoost was use of early childhood education broken down by distribution of family income, together with how much families actually pay in early childhood education fees after other subsidies have been taken into account. Moreover, how many eligible families were likely to take-up FamilyBoost payments was also unknown.
14. As the main purpose of the forecasts was to set the initial appropriation funding, Inland Revenue assumed a 100% take-up rate. Revised take-up assumptions would be reviewed after the scheme had been in place long enough to settle into a regular seasonal pattern and actual application numbers across quarters could be considered. It is possible that some families who would only receive a small amount of FamilyBoost decide not to apply. They would qualify for a small amount if, for example, their remaining unsubsidised fees were very low, or their income was close to \$45,000 a quarter with FamilyBoost mostly abated away.


**Consultation**

15. The Treasury and the Ministry of Education were not informed about this briefing note.

**Next Steps**

16. Because of uncertainties over timing of applications, forecasts of FamilyBoost spending have been left unchanged for Budget 2025 but will be updated for HYEPU 2025 once the seasonal pattern of applications is better understood. Some seasonality is anticipated because eligibility requires knowledge of family incomes which for some people are established annually, particularly for the self-employed.
17. The FamilyBoost marketing and outreach campaign continues through to June 2025. This includes marketing in some targeted regions where applications seem lower than expected. Inland Revenue will continue to advertise to families between July 2025 and June 2026, with activity boosted at the start of each quarter to encourage claims for the previous quarter.
18. Continuing to investigate policy and delivery improvements to FamilyBoost is on the Tax and Social Policy Work Programme on the Inland Revenue website.<sup>1</sup> A report will be prepared after work on Budget priorities concludes looking at a range of possible areas including:


s 9(2)(f)(iv)



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<sup>1</sup> [Government Tax and Social Policy work programme 2024/25](#)

s 9(2)(f)(iv)



Murray Shadbolt  
**Principal Policy Advisor**

s 9(2)(a)





## Appendix A: Extracts from FamilyBoost updates in Status Reports between 24 February to 24 April 2025

*25SR05 issued 27 February 2025 for MoR and MoF*

FamilyBoost Update	<p>Since the last update, for the period 20 February 2025 to 26 February 2025, we have:</p> <ul style="list-style-type: none"> <li>received 563 registrations</li> <li>created 545 FamilyBoost accounts</li> </ul> <p>Since registrations opened until 26 February 2025, inclusive, we have:</p> <ul style="list-style-type: none"> <li>received FamilyBoost registrations from 67,526 households</li> <li>created FamilyBoost accounts for 66,861 households</li> <li>57 registrations still in progress and have declined 608</li> </ul> <p>Since claims opened until 26 February 2025, inclusive, we have:</p> <ul style="list-style-type: none"> <li>received 110,811 claims relating to 60,350 households <ul style="list-style-type: none"> <li>61,060 relate to the quarter period ending 30 Sept 2024</li> <li>49,751 relate to the quarterly period ending 31 Dec 2024</li> </ul> </li> <li>paid \$31,291,302 towards 84,761 claims for 50,408 households <ul style="list-style-type: none"> <li>\$16,789,797 relates to the quarterly period ending 30 Sept 2024 for 44,590 claims</li> <li>\$14,501,505 relates to the quarterly period ending 31 Dec 2024 for 40,171 claims</li> </ul> </li> <li>802 claims still in progress and have declined 19,910</li> </ul> <p>Note: Data provided is always point in time as cases stage throughout the day. The individual Paid values are rounded and may result in some total Paid discrepancies.</p>
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*25SR06 issued 6 March 2025 for MoR and MoF*

FamilyBoost Update	<p>Since the last update, for the period 27 February 2025 to 5 March 2025, we have:</p> <ul style="list-style-type: none"> <li>Received 495 registrations</li> <li>Created 486 FamilyBoost accounts</li> </ul> <p>Since registrations opened until 5 March 2025, inclusive, we have:</p> <ul style="list-style-type: none"> <li>Received Family Boost registrations from 68,021 households</li> <li>Created FamilyBoost accounts for 67,356 households</li> <li>29 registrations still in progress and have declined 636</li> </ul> <p>Since claims opened until 5 March 2025, inclusive, we have</p> <ul style="list-style-type: none"> <li>Received 111,799 claims relating to 60,703 households <ul style="list-style-type: none"> <li>61,272 relate to the quarter period ending 30 Sept 2024</li> <li>50,527 relate to the quarterly period ending 31 Dec 2024</li> </ul> </li> <li>Paid \$31,540,626 towards 85,558 claims for 50,762 households <ul style="list-style-type: none"> <li>\$16,856,926 relates to the quarterly period ending 30 Sep 2024 for 44,775 claims</li> <li>\$14,683,701 relates to the quarterly period ending 31 Dec 2024 for 40,783 claims</li> </ul> </li> <li>23 claims still in progress and have declined 20,258.</li> </ul> <p>Note: Data provided is always point in time as cases stage throughout the day. The individual Paid values are rounded and may result in some total Paid discrepancies.</p>
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*25SR07 issued 13 March 2025 for MoR and MoF*

FamilyBoost Update	<p>Since the last update, for the period 6 March 2025 to 12 March 2025, we have:</p> <ul style="list-style-type: none"> <li>received 403 registrations</li> <li>created 392 FamilyBoost accounts</li> </ul> <p>Since registrations opened until 12 March 2025 inclusive, we have:</p> <ul style="list-style-type: none"> <li>received FamilyBoost registrations from 68,424 households</li> <li>created FamilyBoost accounts for 67,751 households</li> <li>24 registrations still in progress and have declined 649</li> </ul> <p>Since claims opened until 12 March 2025 inclusive, we have:</p> <ul style="list-style-type: none"> <li>received 112,473 claims relating to 60,949 households <ul style="list-style-type: none"> <li>61,430 relate to the quarter period ending 30 Sept 2024</li> <li>51,043 relate to the quarterly period ending 31 Dec 2024</li> </ul> </li> <li>paid \$31,725,437 towards 86,097 claims for 51,003 households <ul style="list-style-type: none"> <li>\$16,915,363 relates to the quarterly period ending 30 Sep 2024 for 44,925 claims</li> <li>\$14,810,074 relates to the quarterly period ending 31 Dec 2024 for 41,172 claims</li> </ul> </li> <li>535 claims are still in progress and have declined 20,449 claims</li> </ul> <p>Note: Data provided is always point in time as cases stage throughout the day. The individual paid values are rounded and may result in some total paid discrepancies.</p>
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*25SR08 issued 21 March 2025 for MoR and MoF*

FamilyBoost Update	<p>Since the last update, for the period 13 March 2025 to 19 March 2025, we have:</p> <ul style="list-style-type: none"> <li>received 417 registrations</li> <li>created 406 FamilyBoost accounts</li> </ul> <p>Since registrations opened until 19 March 2025, inclusive, we have:</p> <ul style="list-style-type: none"> <li>received FamilyBoost registrations from 68,841 households</li> <li>created FamilyBoost accounts for 68,163 households</li> <li>22 registrations still in progress and have declined 656</li> </ul> <p>Since claims opened until 19 March 2025, inclusive, we have:</p> <ul style="list-style-type: none"> <li><b>received</b> 113,129 claims relating to 61,221 households <ul style="list-style-type: none"> <li>61,611 relate to the quarter period ending 30 Sept 2024</li> <li>51,518 relate to the quarterly period ending 31 Dec 2024</li> </ul> </li> <li><b>paid</b> \$31,888,843 towards 86,584 claims for <b>51,215</b></li> <li><b>households</b> <ul style="list-style-type: none"> <li>\$16,966,534 relates to the quarterly period ending 30 Sep 2024 for 45,064 claims</li> <li>\$14,922,310 relates to the quarterly period ending 31 Dec 2024 for 41,520 claims</li> </ul> </li> <li>489 claims still in progress and have declined 20,639</li> </ul> <p>Note: Data provided is always point in time as cases stage throughout the day. The individual Paid values are rounded and may result in some total Paid discrepancies.</p>
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*25SR09 issued 27 March 2025 for MoR and MoF*

FamilyBoost Update	<p>Since the last update, for the period 20 March 2025 to 26 March 2025 we have:</p> <ul style="list-style-type: none"> <li>received 460 registrations</li> <li>created 450 FamilyBoost accounts</li> </ul> <p>Since registrations opened until 26 March 2025, inclusive, we have:</p> <ul style="list-style-type: none"> <li>received FamilyBoost registrations from 69,301 households</li> <li>created FamilyBoost accounts for 68,619 households</li> <li>18 registrations still in progress and have declined 664</li> </ul> <p>Since claims opened until 26 March 2025, inclusive, we have:</p> <ul style="list-style-type: none"> <li><b>received</b> 113,726 claims relating to 61,456 households <ul style="list-style-type: none"> <li>61,752 relate to the quarter period ending 30 Sept 2024</li> <li>51,974 relate to the quarterly period ending 31 Dec 2024</li> </ul> </li> <li><b>paid</b> \$32,045,074 towards 87,074 claims for <b>51,466 households</b> <ul style="list-style-type: none"> <li>\$17,012,939 relates to the quarterly period ending 30 Sep 2024 for 45,199 claims</li> <li>\$15,032,134 relates to the quarterly period ending 31 Dec 2024 for 41,875 claims</li> </ul> </li> <li>399 claims still in progress and have declined 20,820.</li> </ul> <p>Note: Data provided is always point in time as cases stage throughout the day. The individual Paid values are rounded and may result in some total Paid discrepancies.</p>
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*25SR10 issued 3 April 2025 for MoR and MoF*

FamilyBoost Update	<p>Since the last update, for the period 27 March 2025 to 2 April 2025, we have:</p> <ul style="list-style-type: none"> <li>received 1,561 registrations</li> <li>created 1,505 FamilyBoost accounts</li> </ul> <p>Since registrations opened until 2 April 2025, inclusive, we have:</p> <ul style="list-style-type: none"> <li>received FamilyBoost registrations from 70,862 households</li> <li>created FamilyBoost accounts for 70,126 households</li> <li>59 registrations still in progress and have declined 677</li> </ul> <p>Since claims opened until 2 April 2025, inclusive, we have:</p> <ul style="list-style-type: none"> <li><b>received</b> 125,858 claims relating to 62,960 households <ul style="list-style-type: none"> <li>62,017 relate to the quarter period ending 30 Sept 2024</li> <li>52,578 relate to the quarterly period ending 31 Dec 2024</li> <li>11,263 relate to the quarterly period ending 31 Mar 2025</li> </ul> </li> <li><b>paid</b> \$32,227,797 towards 87,691 claims for 51,776 households <ul style="list-style-type: none"> <li>\$17,079,503 relates to the quarterly period ending 30 Sep 2024 for 45,398 claims</li> <li>\$15,148,295 relates to the quarterly period ending 31 Dec 2024 for 42,293 claims</li> </ul> </li> <li>10,926 claims still in progress and have declined 21,773</li> </ul> <p>The breakdown for the quarterly period ending 31 March 2025 will be available in next week's report. The disbursement process does not run until the third working day of the month immediately after the end of the quarter. This is to allow time for income information to be received and processed from Employers.</p> <p>Note: Data provided is always point in time as cases stage throughout the day. The individual Paid values are rounded and may result in some total Paid discrepancies.</p>
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25SR11 issued 17 April 2025 for MoR and MoF

Policy	
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Operational	
FamilyBoost Update	<p>Since the last update, for the period 10 April 2025 to 16 April 2025, we have:</p> <ul style="list-style-type: none"> <li>received 908 registrations</li> <li>created 875 FamilyBoost accounts</li> </ul> <p>Since registrations opened until 16 April 2025, inclusive, we have:</p> <ul style="list-style-type: none"> <li>received FamilyBoost registrations from 73,891 households</li> <li>created FamilyBoost accounts for 73,123 households</li> <li>50 registrations still in progress and have declined 718</li> </ul> <p>Since claims opened until 16 April 2025, inclusive, we have:</p> <ul style="list-style-type: none"> <li><b>received</b> 159,851 claims relating to 67,137 households <ul style="list-style-type: none"> <li>62,885 relate to the quarter period ending 30 Sept 2024</li> <li>53,830 relate to the quarterly period ending 31 Dec 2024</li> <li>43,136 relate to the quarterly period ending 31 Mar 2025</li> </ul> </li> <li><b>paid</b> \$45,579,332 towards 123,349 claims for 56,433 households <ul style="list-style-type: none"> <li>\$17,251,540 relates to the quarterly period ending 30 Sep 2024 for 45,928 claims</li> <li>\$15,370,897 relates to the quarterly period ending 31 Dec 2024 for 43,054 claims</li> <li>\$12,956,895 relates to the quarterly period ending 31 Mar 2025 for 34,367 claims</li> </ul> </li> <li>5,434 claims still in progress and have declined 25,331</li> </ul> <p>Note: Data provided is always point in time as cases stage throughout the day. The individual Paid values are rounded and may result in some total Paid discrepancies.</p>

*Adhoc FamilyBoost Status Report 3 March 2025 for MoF only*

**FamilyBoost Update**

**Since the last update, for the period 27 February 2025 to 28 February 2025, we have;**

- received 158 registrations
- created 155 FamilyBoost accounts

**Since registrations opened until 28 February 2025, inclusive, we have;**

- received FamilyBoost registrations from 67,684 households
- created FamilyBoost accounts for 67,025 households
- 30 registrations still in progress and have declined 629

**Since claims opened until 28 February 2025, inclusive, we have;**

- **received** 111,221 claims relating to 60,494 households
  - 61,137 relate to the quarter period ending 30 Sept 2024
  - 50,084 relate to the quarterly period ending 31 Dec 2024
- **paid** \$31,401,100 towards 85,124 claims for **50,558 households**
  - \$16,815,626 relates to the quarterly period ending 30 Sept 2024 for 44,663 claims
  - \$14,585,474 relates to the quarterly period ending 31 Dec 2024 for 40,461 claims
- 554 claims still in progress and have declined 20,130.

*Note: Data provided is always point in time as cases stage throughout the day. The individual Paid values are rounded and may result in some total Paid discrepancies.*

**Nick's question:** *In the meantime, is someone able to explain why only 50,048 households have been paid when 66,861 accounts have been created.*

**Response:**

*Registering for FamilyBoost is a one-off action that can be done at any time and does not necessarily mean that households will immediately submit a claim/s. There are situations where customers may have submitted a claim but been declined due to not meeting the criteria **or** are choosing not to claim yet, or at all.*

*The most common reasons for a claim being declined is:*

- *the household income is over the quarterly threshold,*
- *the invoices submitted are not valid,*
- *customer or partner has not submitted their income tax return,*
- *requested information was not provided.*

*We are still in the early days of understanding customer behaviours and why some have registered but not yet submitted a claim. There could be instances where the household may choose to claim multiple quarters at once. Other customers may be waiting for their*

*income tax returns to be finalised and submitted. There may be others who decide not to claim, depending on the value of the fees they are charged and subsidies they may receive.*

*It is important to also note that households can submit a claim within up to four (4) years from the last day of the quarter.*